

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT:	Kennedy et al.	CONF. NO.	1402
APPLICATION NO.:	10/559,066	ART UNIT:	3691
FILING DATE:	May 3, 2006	EXAMINER:	Akintola, O.
TITLE:	Integrated electronic credit application, contracting and securitization system and method		

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO THIRD OFFICE ACTION

In response to the Office Action mailed on November 12, 2009, we respectfully submit the following Response:

Amendments to the Claims begin on page 2 of this paper;

Remarks begin on page 11 of this paper; and

Conclusion begins on page 14 of this paper.

Through the enclosed Petition, we respectfully request a four-month extension of the date for reply to November 12, 2010. We hereby authorize the Commissioner to charge the fee associated with the filing of this Petition, the Request for Continued Examination submitted herewith, and any additional fees due to Deposit Account No. 07-1700 using reference number "DLT-004."

AMENDMENTS

Prior to further examination, please amend the above-identified application, without prejudice, as follows: